[illegible] Israel 1951
Lebanon 1951

[illegible] 23

The question was for the most part employed persons not covered by the General Federation of Jewish Labour ; 20 per cent. are independent workers.

The People's Sick Fund is designed to cover unorganized employees, independent workers and other persons not covered by the Workers' Sick Fund. It is open to anyone who applies and has no membership qualifications other than a monthly earnings limit of £L.60 or £L.100 to exempt the citizens in these cases in need of protection. Families are covered at a cost per member of a fee representing 2 to 4 per cent. of monthly income. The yearly budget of the fund is approximately £L.100,000, of which about 10 per cent. is covered by members' contributions. The fund now operates in more than 40 settlements, being especially active in rural areas. Its services to the various settlements include practitioners' care, pharmaceutical benefits and hospitalization, and laboratory examinations. It also provides hospitalization and convalescence care for its members and for a maximum of six weeks.

The Insurance Fund for compulsory workers was established to meet and cover losses about 30,000 temporary, seasonal and professional workers for supplementary benefits. Financed from employers and employees contributions, the fund provides work injuries and invalidity benefits and operates a provident fund. In addition, a building workers' insurance fund, established in 1945, now provides 14,000 construction workers with work injuries and accident benefits, paid holidays, housing loans, a provident fund and life insurance.

A considerable number of provident funds are also administered by private undertakings or funds, some of them being on a contributory basis. The majority of the funds operate compulsory retirement schemes, but a few are mere developments of provident plans. Most of them [illegible] before the age of retirement.

Labour

Legislation relevant to social security in the Lebanon includes [illegible] being individual employer liability for industrial accident compensation and fatality allowances and a labour code which requires the employer to grant sick and maternity leave and dismissal indemnities.

Workmen's Compensation

Legislative Decree No. 33 of 9 Nov. 1945 requires specified private and public undertakings in Lebanon, including transport, inland

[illegible]

[illegible]

[illegible] transport, archaeological expeditions and of undertakings using pneumatic machinery or explosives, or any compensation to their employers agreed to compensate workers. Exercise of the liability with a consequential waiver is optional. The employer must pay the cost of workers, surgical, pharmaceutical and hospital treatment, of transport, and of prosthetic appliances.

A sick benefit equal to 70 per cent. of wages is payable by the employer in case of temporary incapacity. This is to begin after a three day waiting period and to continue till recovery or certification of permanent incapacity. In the latter event and where incapacity is total, a lump sum equalling 1,200 days of wages before certification is payable if the worker is under 50 years of age, 1,000 days of wages if between 50 and 55, and 1,200 days of wages if over 55. Reduced payments are provided in case of permanent partial incapacity, in accordance with a schedule in the Law. A lump sum equal to 1,000 days of wages is likewise secured, surviving dependents according to prescribed rules, in case of death, and a funeral grant of up to 25,000 is also payable. Survivors of foreign workers receive compensation only if resident in Lebanon at the time of the accident, except that this restriction does not apply to nationals of countries granting equality of treatment to Lebanese nationals.

[illegible]

The Labour Code adopted by the Lebanon Parliament on 23 September 1946 requires industrial and commercial employers to grant each year to each of non-occupational illness, as follows: employees with 1 to 5 years of service, 1 month and [illegible] pay; employees with 5 to 10 years of service, 1½ months and [illegible] pay; employees with 10 to 15 years of service, 2 months and [illegible] pay; and employees with over 15 years of service, 2½ months [illegible] pay. Workers who have completed three years of service are entitled to [illegible] pay in lieu of notice.

Employees dismissed for reasons other than misconduct are entitled to a dismissal indemnity equal normally to one month's pay for each year of service, up to a maximum of 30 months of pay; where the service is less than one year, the indemnity equals half a month's pay. Employees dismissed with an indemnity is prohibited at the age of 60 or after 10 years' service to one establishment. An indemnity is also payable to a worker leaving employment on marriage and to the heirs of a

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[illegible] The par value of the Lebanese pound is [illegible] U.S. dollar.